Case 24-14630-pmm Doc 18 Filed 03/13/25 Entered 03/14/25 00:35:00 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Case No. 24-14630-pmm
Mustapha Abdulai Sheriff
Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 3
Date Rcvd: Mar 11, 2025 Form ID: 309I Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2025:

Recip ID db	Recipient Name and Address Mustapha Abdulai Sheriff, 3326 Carl Dr., Whitehall, PA 18052-7460
14964614	Aishat Sheriff, 3326 Carl Dr., Whitehall, PA 18052-7460
14964618	First Commonwealth FCU, PO Box 20450, Lehigh Valley, PA 18002-0450
14964617	First Commonwealth FCU, 450 Union Blvd., Allentown, PA 18109-3283
14964620	Kadiatuk Sheriff, 3326 Carl Dr., Whitehall, PA 18052-7460

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: s.palopoli@verizon.net	Date/Time	Recipient Name and Address
aty		Mar 12 2025 02:31:00	STEPHEN J. PALOPOLI, III, 1125 S. Cedar Crest Blvd., Suite 205, Allentown, PA 18103
tr	Email/Text: Info@ReadingCh13.com	Mar 12 2025 02:31:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 12 2025 02:31:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 12 2025 02:32:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 12 2025 02:32:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14964616	+ EDI: BANKAMER	Mar 12 2025 04:39:00	Bank of America, PO Box 15284, Wilmington, DE 19850-5284
14964615	^ MEBN	Mar 12 2025 00:39:57	Bank of America, PO Box 653064, Dallas, TX 75265-3064
14964619	Email/Text: collecadminbankruptcy@fnni.com	Mar 12 2025 02:31:00	FNBO, PO Box 3412, Omaha, NE 68103-0412
14984199	Email/Text: collecadminbankruptcy@fnni.com	Mar 12 2025 02:31:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
14964621	EDI: SYNC	Mar 12 2025 04:39:00	Lowe's/Synchrony Bank, PO Box 71725, Philadelphia, PA 19176-1725
14964621	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 12 2025 02:33:27	Lowe's/Synchrony Bank, PO Box 71725, Philadelphia, PA 19176-1725
14964622	EDI: SYNC	Mar 12 2025 04:39:00	Mavis Tire/Synchrony Car Care, Bankruptcy Dept., PO Box 71783, Philadelphia, PA 19176-1783
14964622	Email/PDF: ais.sync.ebn@aisinfo.com		

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		Mar 12 2025 01:09:26	Mavis Tire/Synchrony Car Care, Bankruptcy Dept., PO Box 71783, Philadelphia, PA 19176-1783
14964623	Email/PDF: bankruptcy_prod@navient.com	Mar 12 2025 01:43:48	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
14983616	+ EDI: AGFINANCE.COM	Mar 12 2025 04:39:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14964624	+ EDI: AGFINANCE.COM	Mar 12 2025 04:39:00	Onemain, 601 NW 2nd Street, Evansville, IN 47708-1013
14964625	+ Email/PDF: ebnotices@pnmac.com	Mar 12 2025 01:09:42	Pennymac Loan Services LLC, PO Box 514387 M, Los Angeles, CA 90051-4387
14964626	EDI: SYNC	Mar 12 2025 04:39:00	Sam's Club MC/SYNCB, Bankruptcy Dept., PO Box 71783, Philadelphia, PA 19176-1783
14964626	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 12 2025 01:09:18	Sam's Club MC/SYNCB, Bankruptcy Dept., PO Box 71783, Philadelphia, PA 19176-1783
14964627	EDI: SYNC	Mar 12 2025 04:39:00	Synchrony Bank/JC Penney, PO Box 71730, Philadelphia, PA 19176-1730
14964627	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 12 2025 01:43:54	Synchrony Bank/JC Penney, PO Box 71730, Philadelphia, PA 19176-1730
			1

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID aty

Bypass Reasor

Name and Address

SCOTT F WATERMAN CHAPTER 13 TRUSTEE, 2901 ST LAWRENCE AVE, SUITE 100, READING PA 19606-2265, address filed with court:, SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,

Reading, PA 19606

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2025 at the address(es) listed below:

Name Email Address

DENISE ELIZABETH CARLON

on behalf of Creditor PENNYMAC LOAN SERVICES $\;LLC\;bkgroup@kmllawgroup.com$

SCOTT F. WATERMAN [Chapter 13]

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

SCOTT F. WATERMAN [Chapter 13]

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ECFMail@ReadingCh13.com

STEPHEN J. PALOPOLI, III

on behalf of Debtor Mustapha Abdulai Sheriff s.palopoli@verizon.net betsylavelle@yahoo.com;palopoli.stephenb129890@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:				
Debtor 1:	Mustapha Abdulai Sheriff	Social Security number or ITIN: xxx-xx-3350		
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	kruptcy Court: Eastern District of Pennsylvania	Date case filed in chapter: 7 12/31/24		
Case number	24-14630-pmm	Date case converted to chapter: 13 2/24/25		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Mustapha Abdulai Sheriff	
2.	All other names used in the last 8 years		
3.	Address	3326 Carl Dr. Whitehall, PA 18052	
_	Debtor's attorney Name and address	STEPHEN J. PALOPOLI III 1125 S. Cedar Crest Blvd., Suite 205 Allentown, PA 18103	Contact phone (610) 391-8839
4.			Email: s.palopoli@verizon.net
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313
			Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M;
			Reading Office — 9:00 A.M. to 4:00 P.M.
			Contact phone (610)2085040
			Date: 3/11/25

For more information, see page 2

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Debtor Mustapha Abdulai Sheriff

Official Form 309I

Case number 24-14630-pmm

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 1, 2025 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309–8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info. go to		
		the meeting is called.	https://www.justice.gov/ust/moc		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 6/2/25		
	deadlines.	a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or			
		 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/5/25		
		Deadline for governmental units to file a proof of claim:	Filing deadline: 6/30/25		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be of www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, y proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, right to a jury trial.			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$299.72 The hearing on confirmation will be held on: 5/15/25 at 10:00 AM , Location: Zoom. For Zoom link, see the cur the, Court website			
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.			
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe		
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If		

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